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nothing similar whatsoever in either the function, in the legislative authority nor in the financial advantages that these two institutions enjoy. All in the world that this amendment will do to this bill is, very probably, bring about its defeat which will leave the federal and state chartered savings and loans free to operate under our present legislation and the federal banks free to operate under federal legislation and I say to you, if there were no difference, if this were all so similar and identical in financial institutions, why in the world does it start in Washington in completely different controlled legislation and in completely different regulatory bodies and suddenly come down to a terminal at a point of sale and suddenly they are equal. They are not equal. They cannot be made equal and there is no restriction on the savings and loans that will be brought about by this bill. The only thing this bill is going to do is keep the state banks from being left totally out of this picture. I urge the defeat of the Cavanaugh amendment to the amendment and the amendment.

PRESIDENT WHELAN PRESIDING.

PRESIDENT: State your point of order.

SENATOR DeCAMP: Mr. President, we had earlier, as I recall, set a particular bill for 3 o'clock. I did not want to interrupt because they were so intense on this but I think that bill was set for 3 o'clock and I think, properly, it should be brought up now and this bill should take its proper place.

PRESIDENT: I think your point is properly taken. We have never done that before. We have taken it when it is convenient but I suppose if a member raises that point of order. It was voted by the body to take up something that Senator Kelly had so the Chair is going to sustain your point of order and suspend debate on this matter now. Senator Murphy.

SENATOR MURPHY: I dislike doing this but I think this year we have had an unfortunate series of events such as this. Inasmuch as we have gone thus far in this discussion, hopefully we have very nearly completed it, I think it would be unfortunate to go away from it and then come back and start all over again fresh on another day. I would move to overrule the Chair, to take the vote on the Cavanaugh amendment at this time and hopefully it could be done very swiftly and briefly and would not encumber Senator DeCamp's motion. I move to challenge the Chair's ruling.

PRESIDENT: You appeal the ruling.

SENATOR MURPHY: I appeal the ruling.

PRESIDENT: All right. I am getting a lot of advice up here, Senator Murphy. I am not going to argue the merits of the appeal, Senator Murphy. We will put it to a vote now but I would tell you that this looks like a Christmas tree up here, so if you think this isn't going to take very long to complete this matter, that may not be true because there is an awful lot of lights and a lot of names